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4. To encourage a wider use of the material at hand in the case records of the society by putting ourselves in a position to suggest definite studies which seem particularly urgent and most promising of practical value (*e.g.*, of a special class of cases or of the results obtained by following a certain policy), and at the same time to furnish a substantial basis for the beginning of such studies.

A system similar to this was put into operation by the United Hebrew Charities in October, 1904. It is much desired that all charitable organizations in the country should adopt the plan as soon as possible, and that eventually all should use a uniform card, in order that results may be comparable.

LILIAN BRANDT.

CONSUMERS' SOCIETIES IN GERMANY.

The German Consumers' Society, similar to its English prototype, the Co-operative Society, only began to thrive after legislation had succeeded in protecting it against its foes from within and without. The first law of that nature was the one of 1868 giving the societies the right to sue and be sued; the second one, the law of 1889, recognizing societies with "Limited Liability." Another stimulating factor was the change of attitude in the early nineties toward the Consumers' Societies movement. Still remembering Lassalle's teachings, the workingmen had until then stood sullenly aloof, but now began to flock in ever-increasing numbers to the consumers' societies, recognizing their great economic and social value.

The percentage of workingmen members has risen from 42.6 in 1889 to 72.9 per cent. in 1903. The rapid development in number and membership of the German consumers' societies may be seen from the table below:—

Year.	Number of Societies.	Membership.
1864	38	7,709
1875	179	98,055
1885	162	120,150
1895	460	292,077
1900	568	522,116
1901	638	630,785
1902	835	781,637
1903	878	821,089

One and four-tenths of the empire's population are members of Consumers' Societies, or one inhabitant out of every 704. Capital, trade, and net earnings of the societies are rapidly growing.

Year.	Capital. Marks.	Trade Marks.	Net Earnings. Marks.	Being Equal to Per Cent. on Investment.
1864	64,299	802,767	25,401	39.5
1875	2,912,265	22,704,963	1,258,090	43.2
1885	3,319,098	35,136,555	3,026,795	91.2
1895	6,957,304	82,681,043	8,314,002	119.5
1900	10,842,265	126,970,187	12,743,520	117.5
1901	12,942,796	155,684,048	15,188,616	117.4
1902	15,279,108	195,663,748	19,430,008	127.2
1903	16,006,691	230,676,567	20,283,221	126.7

Net earnings are used, partly to strengthen the reserve funds. The rest is disbursed in the shape of a dividend, not on the capital, but in proportion to purchases.

The dividends amounted to:—

1899	11,126,542	marks, being equal to 9.6% on purchases.
1900	12,132,194	" " " " 9.6% " "
1901	14,411,579	" " " " 9.2% " "
1902	17,349,917	" " " " 8.8% " "
1903	18,859,090	" " " " 8.2% " "

The slight decrease in the rate of dividends is due to the fact that during the last few years a great many new societies have been started, which cannot as yet pay high dividends, thus lowering the general average. Dividends range between 1 per cent. and 15 per cent.

Reserves amounted to:—

Year.	Reserve.	Being Equal to Per Cent. of Share Capital.
1864	14 736 marks	22.9
1875	503,409 "	17.3
1885	1,735,746 "	52.3
1895	3,228,884 "	46.4
1900	4,856,624 "	44.8
1901	5,889,959 "	45.5
1902	6,641,035 "	43.5
1903	7,634,365 "	47.5

Share capital inclusive reserve per capita amounted to:—

Year.	Capital Plus Reserve.
1864	10.26 marks.
1875	34.90 "
1885	42. "
1895	35. "
1900	30. "
1901	29.90 "
1902	28. "
1903	28.70 "

Average trade and dividend per member amounted to:—

Year.	Trade.	Dividend.
1899	248 marks	23.50 marks
1900	243 "	23.20 "
1901	247 "	22.90 "
1902	250 "	22.20 "
1903	281 "	22.90 "

The individual amounts are necessarily quite small, but they are obtained without resorting to curtailment of expenses on part of the members or by lowering the quality of their supplies. Collectively, the Consumers' Societies have earned for their members since 1864 the sum of 183,610,949 marks, every penny of which would, without their existence, have been diverted to other pockets than those of the class which now predominates in the movement.

FRANK WETZLAR.